

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF NEW YORK  
ALBANY DIVISION**

In re:

RICHARD BIRD

Case No. 10-12437

Debtor(s)

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Andrea E. Celli, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/29/2010.
- 2) The plan was confirmed on 01/13/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/26/2013.
- 6) Number of months from filing to last payment: 41.
- 7) Number of months case was pending: 45.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,850.00.
- 10) Amount of unsecured claims discharged without payment: \$194,569.93.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$33,952.00
Less amount refunded to debtor	\$155.94

**NET RECEIPTS:**

**\$33,796.06**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,200.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,606.33
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$5,806.33**

Attorney fees paid and disclosed by debtor:	\$500.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AARGON AGENCY INS	Unsecured	213.00	NA	NA	0.00	0.00
AARGON AGENCY INS	Unsecured	70.00	0.00	69.55	69.55	0.00
AMERICAN HONDA FINANCE CORP	Unsecured	NA	NA	NA	0.00	0.00
AURORA HOME LOAN	Unsecured	NA	NA	NA	0.00	0.00
AURORA LOAN SERVICES	Unsecured	167,850.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	NA	NA	NA	0.00	0.00
BENEFICIAL	Unsecured	NA	NA	NA	0.00	0.00
BLAZER FIN	Unsecured	NA	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	NA	NA	NA	0.00	0.00
CHASE	Unsecured	NA	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	NA	NA	NA	0.00	0.00
CHEVRON U.S.A. INC.	Unsecured	NA	NA	NA	0.00	0.00
ESA ALBANY-CAPITAL	Unsecured	59.99	NA	NA	0.00	0.00
FLEET	Unsecured	3,808.00	NA	NA	0.00	0.00
GEMB/CHEVRON	Unsecured	NA	NA	NA	0.00	0.00
HSBC AUTO	Unsecured	NA	NA	NA	0.00	0.00
HSBC AUTO FINANCE	Unsecured	1,201.00	NA	NA	0.00	0.00
HSBC NV	Unsecured	NA	NA	NA	0.00	0.00
NEW MEXICO GAS COMP	Unsecured	209.86	0.00	209.86	209.86	0.00
NWP SERVICES CORP	Unsecured	225.62	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC.	Unsecured	1,879.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	1,864.68	0.00	1,864.68	1,864.68	0.00
PRA RECEIVABLES MGMT	Unsecured	12,222.00	0.00	12,222.41	12,222.41	0.00
SANTANDER CONSUMER USA INC D	Secured	12,926.00	0.00	12,678.89	12,678.89	944.34
SANTANDER CONSUMER/DRIVE FIN	Unsecured	13,263.32	NA	NA	0.00	0.00
SEARS/CBSD	Unsecured	NA	NA	NA	0.00	0.00
SST CARD SERVICE	Unsecured	NA	NA	NA	0.00	0.00
SST/CIGPF1COPR	Unsecured	3,457.00	NA	NA	0.00	0.00
THE RESERVE AT SANTA FE	Unsecured	2,613.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$12,678.89	\$12,678.89	\$944.34
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$12,678.89</b>	<b>\$12,678.89</b>	<b>\$944.34</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$14,366.50</b>	<b>\$14,366.50</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$5,806.33</u>
Disbursements to Creditors	<u>\$27,989.73</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$33,796.06</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/09/2014

By: /s/ Andrea E. Celli

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.